

Scenarios 1 & 2

Scenario 1: The "20-20-20" Rule

You are eligible for continuing TRICARE benefits as your record in DEERS as long as you do not remarry and meet the following criteria:

- 20** - You were married to the same service member for at least 20 years.
- 20** - Service member / sponsor has at least 20 years of creditable service towards determining retirement pay.
- 20** - All 20 years of marriage overlapped during the 20 years of creditable (Active or Reserve) service which counted towards your sponsor's retirement.

Scenario 2: The "20-20-15" Rule

You are eligible for limited TRICARE benefits (normally, 1-year from date of divorce) as your record in DEERS as long as you do not remarry and meet the following criteria:

- 20** - You were married to the same service member for at least 20 years.
- 20** - Service member / sponsor has at least 20 years of creditable service towards determining retirement pay.
- 15** - All 15 years of marriage overlapped during the 20 years of creditable (Active or Reserve) service which counted towards your sponsor's retirement.

If the TFSCs determine you qualify, a new ID card is issued under your record in DEERS as 20/20/20 or 20/20/15.

Finally, you can lose your TRICARE and ID card eligibility if the following occurs:

1. Re-marry, even if the remarriage ends in death or divorce (unless you gain eligibility under your new sponsor (service member).
2. Purchase and are currently covered by an employer-sponsored health plan other than TRICARE, or if
3. A spouse of ANG & Reserve member, not authorized TRICARE benefits until the service member reaches age 60.

For more information about the
Air Force Former Spouse
Determination Program

Contact

Total Force Service Center
(TFSC)

1-800-525-0102
DSN 665-5000

E-mail afpc.fmrsp@us.af.mil (San Antonio)
Fax (210) 565-6219, DSN 665 (San Antonio)
E-mail arpc.contactcenter@arpc.denver.af.mil (Denver)
Fax (478) 327-2215, DSN 497 (Denver)

Air Force Former Spouse Determination Program



Sources: Title 10, Chapter 55, Section 1072, Uniformed Services Former Spouses' Protection Act (USFSPA), Public Law 97-252, amended by Public Laws 98-525 & 100-456, and inter-service Air Force Instruction 36-3026 IP, 17 June 2009, Chapter 3.

Current as of 21 Sep 2011

Air Force Former Spouse Determination Program

Are you divorced or planning to divorce? This decision can result in consequences that last a lifetime. Divorce impacts your eligibility for benefits and privileges associated with the Defense Enrollment Eligibility Reporting System (DEERS). Your identification (ID) card eligibility is based on your marital status in DEERS.

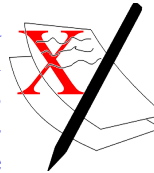
The Air Force Former Spouse Determination Program was created in 2011 as an initiative to provide one-source for DEERS eligibility information in the event of divorce.

Our former spouses receive individualized guidance through the complex process of determining their eligibility to qualify for ID card benefits and privileges.

There are specific eligibility requirements that must be met to qualify after a divorce. First, you must have been married to the sponsor (uniformed service member) for at least 20 years. Secondly, your sponsor must have at least 20 years of creditable service towards determining retirement pay. Automatic disqualifiers occur when the marriage is less than 20 years or the sponsor has not served 20 years in the military. There is also a third requirement, explained further in Scenarios 1 & 2, the marriage time occurring during the sponsor's military service known as "marriage overlap."

Documentation

If you think you are eligible based on the mentioned criteria, you will need the following documents provided to the Total Force Service Centers (TFSCs) at Air Force Personnel Center (AFPC-San Antonio) for active & retired sponsors, or Air Reserve Personnel Center (ARPC-Denver) for Air National Guard (ANG) and Reserve sponsors:



1. Marriage certificate.
2. Divorce decree.
3. Verification of creditable service. Examples of creditable service documents for Active Duty and Retired Members - DD Form 214 or Statement of Service; or example of creditable service document for ANG / Reserve Members – Air Reserve Personnel Center (ARPC) Former Spouse Verification Letter.

If you are unable to obtain the service member's creditable service documents as listed above, you may contact the Total Force Service Centers (TFSCs) at 1-800-525-0102, or contact your nearest Military Personnel Element (MPE), or Force Support Squadron (FSS) ID Card Customer Service Office for further assistance.

If your (ex) spouse served with another branch of service, refer to the Resources column within this brochure. The appropriate uniformed Services Personnel Office will need to be contacted for a determination of eligibility for former spouse benefits.

Resources

Personnel Offices

Air Force

Air Force Personnel Center Randolph
Total Force Service Centers—San Antonio & Denver
1-800-525-0102
DSN 665-5000
afpc.fmrsp@us.af.mil (San Antonio)
Fax (210) 565-6219, DSN 665 (San Antonio)
arpc.contactcenter@arpc.denver.af.mil (Denver)
Fax (478) 327-2215, DSN 497 (Denver)

Army

Human Resource Center of Excellence Ft Knox
1-888-276-9472, Fax (502) 613-9535
Hrc.tagd.deers@conus.army.mil

Army National Guard

Field Systems Operations Arlington
1-866-810-9183, Fax (703) 607-8448

Navy

Navy Personnel Command Millington
www.npc.navy.mil/CommandSupport/PayPersSupport
(901) 874-3362, Fax 2766

Marine Corps

HQ U.S. Marine Corps Quantico
Manpower & Reserve Affairs
1-800-336-4649, Fax (703) 784-9834

Coast Guard

Coast Guard Pay & Personnel Center Topeka
Retiree & Annuitant Service
1-800-772-8724, (785) 339-3441, Fax 3770

Public Health Services

Division of Commissioned Corp Officer Support
Rockville
(240) 453-6131, Fax 6134

National Oceanic Atmospheric Administration
Commissioned Personnel Center Silver Springs
(301) 713-0850, ext 158, Fax 4140